

**STATE OF NEVADA
DEPARTMENT OF ADMINISTRATION
ELECTRONIC PAYMENTS IMPLEMENTATION PROCESS**

The following are high-level discussion topics and decisions that will need to be made:

- 1: Describe overall E-Payments Diagram
 - a. Overall Flow
 - b. Credit Card processing
 - c. ACH(E-check) processing
 - d. Administrative functions
 - e. Online Reporting
 - f. On-Behalf-Of (Payments, Voids, Returns)
- 2: Reconciliation Process
 - a. Reconciliation Between FD and Bank
 - b. Daily Posting File
 - c. Reconciliation Between FD and Agency
 - d. IFS
- 3: Exception Processing
 - a. ACH Returns
 - b. Credit Card Charge-Backs
 - c. Refunds/Voids
- 4: Payment Channels:
 - a. Web
 - b. IVR
 - c. OBO
 - d. OTC
 - e. Other (Kiosk), etc
- 5: Payment Types:
 - a. E-Check
 - b. Credit Cards
 - c. Convenience Fee's
- 6: Cost to Agency:
 - a. FDGS Per Transaction Costs: \$.20
 - b. Credit Card Bank Discount Costs
 - ❖ Visa: 1.84%
 - ❖ MasterCard: 1.84%
 - ❖ Amex: 2.35%
 - ❖ Discover: 1.60%
 - ❖ Pin-Less Debit: \$.45
 - c. Agency Web Development Costs
 - d. Projected Cost Calculator
- 7: Convenience Fees:
 - a. Fee/No Fees
 - b. Flat Fee - Everyone
 - c. % - MasterCard, Amex, & Discover
 - d. Apply to All Cards
 - e. Separate from ACH
- 8: Time-Line
 - a. Make Decisions
 - b. Order Merchant Numbers
 - c. Complete FDGS Forms

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- d. Technical Read Integration Guide
- e. Code to FDGS API's
- f. Systems Testing
- g. QA Testing/FDSG Systems Testing
- h. Soft Launch/FDGS QA \$1.00 Limit
- i. Full Production

9: Information Required:

- a. Transactions Per Year
- b. Average Transaction Amount
- c. Average Monthly Transaction Amount
- d. Agency Bank Deposit Settlement Account and ABA number
- e. Business Contact Information
- f. Customer Support Contact Information
- g. Federal Tax-ID
- h. DBA Name
- i. Merchant numbers assignment and detailed information

10: Decisions to be made:

- a. What payment type: ACH and/or Credit Card
- b. What type of Credit Cards: Visa/MasterCard, Amex, Discover
- c. How to interface with FDGS: Web Service Call, HTTPS Page Post, or Page POP
- d. Merchant numbers for Credit Card
- e. AVS - Address Verification Required?
- f. CVV2 - Card Verification Required?
- g. Name to appear on customers Credit Card Statement (22 Characters)
- h. Name to appear on Customers Bank Statement for ACH (E-check)
- i. Business Day Cut-off Time
- j. Pre-notification Required
- k. Number of times to represent ACH items
- l. Duplicate Payments how many minutes: Same payment amount, same credit card, within x minutes
- m. Who will be your super-user administrator

11: State standards

- a. Cut-Off Time
- b. FDSG Agency User-Field Definition
- c. IFS CR Document-ID
- d. IFS Accounting Stream Automated Input – Long Term
- e. IFS CR Document Automated Input – Long Term
- f. Naming Standards for Daily Posting File and FDGS Extract process
- g. Agency Daily Posting File Standard folders, encryption, etc
- h. Naming Standards to appear on customer statements
- i. Standard Merchant Number Application forms with the State Treasurer's Office